

## Prime +1 Criteria

Credit Criteria	Prime +1 products are restricted to a Max LTV of 70% and apply to the scenarios below
Arrears	We will consider by referral: Worst status 3-6 months in last two years
Defaults (Mortgage, Secured Loan, Credit Card or personal loan)	We will consider by referral: Defaults satisfied or unsatisfied within the last two years with a full explanation of the facts
CCJ's	We will consider by referral: Up to 3 CCJ's, satisfied or unsatisfied, totalling a combined maximum of £1,000.
IVA/DMP	We will consider by referral: Applicants who have been subject to a DMP/IVA which has been satisfied within the last 3 years. Applicants currently in an IVA/DMP must have conducted the arrangement satisfactorily for a minimum of 2 years prior to the date of application
Bankruptcy	We will consider by referral: Discharged for more than 3 years with other complex credit issues
Repossession	We will consider by referral: Discharged for more than 3 years with other complex credit issues
Mail Order, Utilities, Telecoms	We will consider by referral: Arrears/Defaults with other credit issues and/or not satisfied at least 3 months before the date of application
HCSTC (High-Cost Short Term Credit) e.g. Pay day loans	We will consider by referral: 2-3 in last 12 months with a full explanation as to the reason for the HCSTC (excludes Self-Build)

Intermediary Support – Telephone: 01509 631953

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